

REMARKS/ARGUMENTS

Claims 286-297 are pending in this application, of which, claim 286 is independent. Claims 286, 292, 293, 295 and 296 have been amended to further clarify the present invention.

5 Applicant respectfully requests reconsideration of the patentability of the pending claims of the present application in view of the amendments and following remarks.

Rejections under 35 USC §112, 2<sup>nd</sup> Paragraph

10 Claims 292, 293, 295 and 296 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite.

Claims 292, 293, 295 and 296 have been amended to correct antecedent basis and are now in condition for allowance.

Allowable Subject Matter

15 Applicants gratefully acknowledge the Examiner's indication that Claim 286 would be allowable if rewritten to include: (1) automatically prioritizing the beneficiaries of the prioritizing of the user-specified parameters in the generalizing step based on system loop; and (3) providing an acceptable criteria to why the user is accepting the arrangement in the repeating steps (g) – (h).

20 Accordingly, Claim 286 has been rewritten into include these elements and is therefore now in condition for allowance.

Rejections Under 35 U.S.C. § 103(a)

25 Claims 279-285 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Canadian Demand Application No. 2,254,378 to Woodrow in view of U.S. Patent Application Publication No. 2002/0049816 to Costin, IV et al.

Although Applicant respectfully suggests that the rejections could be traversed and overcome, Applicant has amended Claim 286 to expedite prosecution in view of the Examiner's indication of allowable subject matter.

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Conclusion

In view of the above, Applicants respectfully request allowance of independent claim 286 and subsequently claims 287-297 which depend therefrom. If the Examiner believes that a telephone conference with Applicants' representative might expedite prosecution of this application, she is cordially invited to call at the number listed below.

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Respectfully submitted,

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